



APPRAISAL OF REAL PROPERTY

LOCATED AT:

901 Main St E
See Additional Comments
Hartselle, AL 35640

FOR:

Bryant Bank - Credit Administration
1550 McFarland Blvd North
Tuscaloosa, AL 35406

AS OF:

12/19/2019

BY:

SEAN W. HOLLIS
HOLLIS AND ASSOCIATES APPRAISALS LLC
2609 CHAPEL HILL RD SW
DECATUR, AL 35603
PH: (256) 350-1251

Subject Photo Page

Borrower	Marvin Rankin				
Property Address	901 Main St E				
City	Hartselle	County	Morgan	State	AL Zip Code 35640
Lender/Client	Bryant Bank - Credit Administration				



Subject Front

901 Main St E
Sales Price
Gross Living Area 2,920
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 2.1
Location N;Suburban;
View N;Res;
Site 21871 sf
Quality Q4
Age 103



Subject Street



Subject Street

Comparable Photo Page					
Borrower	Marvin Rankin				
Property Address	901 Main St E				
City	Hartselle	County	Morgan	State	AL Zip Code 35640
Lender/Client	Bryant Bank - Credit Administration				



Comparable 1

403 Main St E	
Prox. to Subject	0.35 miles SW
Sale Price	85,000
Gross Living Area	2,373
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Suburban;
View	N;Res;
Site	13529 sf
Quality	Q4
Age	89



Comparable 2

303 Hickory St SE	
Prox. to Subject	0.42 miles SW
Sale Price	86,000
Gross Living Area	3,100
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Suburban;
View	N;Res;
Site	13500 sf
Quality	Q4
Age	79



Comparable 3

612 Hickory St SE	
Prox. to Subject	0.24 miles SW
Sale Price	157,000
Gross Living Area	2,254
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Suburban;
View	N;Res;
Site	11571 sf
Quality	Q3
Age	75

Exterior-Only Inspection Residential Appraisal Report

File # 25525-000003

SUBJECT

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address	901 Main St E	City	Hartselle	State	AL	Zip Code	35640
Borrower	Marvin Rankin	Owner of Public Record	Mary Beth Lemmond	County	Morgan		
Legal Description	See Additional Comments						
Assessor's Parcel #	15 01 11 4 000 013.000	Tax Year	2019	R.E. Taxes \$	0		
Neighborhood Name	Hartselle	Map Reference	19460	Census Tract	0053.01		
Occupant	<input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD	HOA \$	0	<input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Collateral Valuation						
Lender/Client	Bryant Bank - Credit Administration		Address 1550 McFarland Blvd North, Tuscaloosa, AL 35406				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). Per MLS the subject has not listed in the last 12 months.							

CONTRACT

I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$	Date of Contract	Is the property seller the owner of public record?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No				
If Yes, report the total dollar amount and describe the items to be paid.				

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Present Land Use %	
Location	<input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	60 %					
Built-Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %					
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	40	Low 1	Multi-Family	5 %					
Neighborhood Boundaries	Bound on the North by Bethel Rd NE, East by I-65, South by Parker Rd SE, and West by 2nd Ave.				160	High 125	Commercial	20 %				
					76	Pred. 75	Other	10 %				
Neighborhood Description	This Rural area shows an average degree of maintenance and upkeep. The market appears to be stable with an average number of homes on the market for sale. Most homes in the area conform to the neighborhood.											

Market Conditions (including support for the above conclusions) Market conditions as of the date of the appraisal are stable, and this neighborhood is showing moderate growth with stable to increasing property values.there is a normal amount of homes on the market, and marketing time is typical for this price range neighborhood.

SITE

Dimensions	107' x 166.84' x 85.9' x 99' x 105'	Area	21871 sf	Shape	Irregular	View	N;Res;
Specific Zoning Classification	RESIDENTIAL	Zoning Description	RESIDENTIAL				
Zoning Compliance	<input type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input checked="" type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)						
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone	X	FEMA Map #	01103C0208F	FEMA Map Date	08/16/2018
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							
None noted other than typical utility							

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property	<input type="checkbox"/> Appraisal Files <input type="checkbox"/> MLS <input checked="" type="checkbox"/> Assessment and Tax Records <input checked="" type="checkbox"/> Prior Inspection <input type="checkbox"/> Property Owner
<input checked="" type="checkbox"/> Other (describe) Exterior Inspection	Data Source for Gross Living Area Courthouse

General Description	General Description	Heating/Cooling	Amenities	Car Storage
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> None
# of Stories 1.5	<input type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> Woodstove(s) # 0	<input checked="" type="checkbox"/> Driveway # of Cars 1
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input type="checkbox"/> Patio/Deck None	Driveway Surface Concrete
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Wood/Avg	Fuel Elec	<input checked="" type="checkbox"/> Porch Cvd-Frt	<input type="checkbox"/> Garage # of Cars 0
Design (Style) Colonial	Roof Surface Asph Sh/Avg	<input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool None	<input type="checkbox"/> Carport # of Cars 0
Year Built 1916	Gutters & Downspouts None	<input type="checkbox"/> Individual	<input type="checkbox"/> Fence None	<input type="checkbox"/> Attached <input type="checkbox"/> Detached
Effective Age (Yrs) 40	Window Type Wood/Avg	<input type="checkbox"/> Other	<input type="checkbox"/> Other None	<input type="checkbox"/> Built-in
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer	<input checked="" type="checkbox"/> Other (describe) Appliances unknown/Ext.Only			
Finished area above grade contains: 9 Rooms 5 Bedrooms 2.1 Bath(s) 2,920 Square Feet of Gross Living Area Above Grade				
Additional features (special energy efficient items, etc.) All amenities are based on what is visible from the outside of the property or mls listings/sales if any available.				
Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4;Physical- None				
noted.functional- none noted. External- none noted. Subject is in average condition on exterior.				
Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
If Yes, describe.				
Appraiser is not a home inspector, contractor, or environmental specialist. There were none of the above mentioned problems noted by appraiser. Appraiser always recommends any concerned parties using this appraisal seek inspections from qualified parties if desired.				
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.				

Exterior-Only Inspection Residential Appraisal Report

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There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 45,000 to \$ 165,000 .														
There are 11 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 40,000 to \$ 160,000 .														
FEATURE			SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address 901 Main St E Hartselle, AL 35640			403 Main St E Hartselle, AL 35640			303 Hickory St SE Hartselle, AL 35640			612 Hickory St SE Hartselle, AL 35640					
Proximity to Subject			0.35 miles SW			0.42 miles SW			0.24 miles SW					
Sale Price			\$ 85,000			\$ 86,000			\$ 157,000					
Sale Price/Gross Liv. Area			\$ 35.82 sq.ft.			\$ 27.74 sq.ft.			\$ 69.65 sq.ft.					
Data Source(s)			NALMLS#1111000;DOM 64			NALMLS#1116581;DOM 2			NALMLS#1123542;DOM 35					
Verification Source(s)			Courthouse/Mls			Courthouse/Mls			Courthouse/Mls					
VALUE ADJUSTMENTS			DESCRIPTION			DESCRIPTION + (-) \$ Adjustment			DESCRIPTION + (-) \$ Adjustment			DESCRIPTION + (-) \$ Adjustment		
Sales or Financing			ArmLth			ArmLth			ArmLth					
Concessions			Cash;0			Cash;0			Conv;7000			-7,000		
Date of Sale/Time			s05/19;c04/19			s05/19;c04/19			s09/19;c08/19					
Location			N;Suburban;			N;Suburban;			N;Suburban;					
Leasehold/Fee Simple			Fee Simple			Fee Simple			Fee Simple					
Site			21871 sf			13529 sf			13500 sf			11571 sf		
View			N;Res;			N;Res;			N;Res;					
Design (Style)			DT1.5;Colonial			DT1.5;Colonial			DT1.5;Traditiona			DT1.5;Historic		
Quality of Construction			Q4			Q4			Q4			Q3 -50,000		
Actual Age			103			89			79			75		
Condition			C4			C4			C4			C3 -15,000		
Above Grade			Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count			9 5 2.1			6 3 2.0 +750			7 4 3.0 -750			7 4 2.0 +750		
Gross Living Area			2,920 sq.ft.			2,373 sq.ft. +11,487			3,100 sq.ft. -3,780			2,254 sq.ft. +13,986		
Basement & Finished			Osf			Osf			Osf			Osf		
Rooms Below Grade														
Functional Utility			Average			Average			Average			Average		
Heating/Cooling			Cha			Cha			Cha			Cha		
Energy Efficient Items			Windows			Windows			Windows			Windows		
Garage/Carport			1dw			2gd2dw -4,000			1cp1dw -1,000			1gd1dw -2,000		
Porch/Patio/Deck			CvPr			CvPr			stoop			stoop		
Fireplace			1 Fireplace			4 Fireplaces -4,500			2 Fireplaces -1,500			1 Fireplace		
Fence, Pool, Etc.			None Noted			Detbld -2,000			Fenced -1,000			Fenced,Detbld -3,000		
Amenities			None Noted			Shop,Workshop -4,000			Workshop -2,000			Workshop -2,000		
Net Adjustment (Total)						+ - \$ -2,263			+ - \$ -10,030			+ - \$ -64,264		
Adjusted Sale Price						Net Adj. 2.7 %			Net Adj. 11.7 %			Net Adj. 40.9 %		
of Comparables						Gross Adj. 31.5 % \$ 82,737			Gross Adj. 11.7 % \$ 75,970			Gross Adj. 59.7 % \$ 92,736		
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain Mls is typical information source and is considered duly diligent.														
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.														
Data Source(s) Mls is typical information source and is considered duly diligent.														
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.														
Data Source(s) Mls is typical information source and is considered duly diligent.														
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).														
ITEM			SUBJECT			COMPARABLE SALE #1			COMPARABLE SALE #2			COMPARABLE SALE #3		
Date of Prior Sale/Transfer														
Price of Prior Sale/Transfer														
Data Source(s)			Nalmls			Nalmls			Nalmls			Nalmls		
Effective Date of Data Source(s)			12/19/2019			12/19/2019			12/19/2019			12/19/2019		
Analysis of prior sale or transfer history of the subject property and comparable sales Per mls the subject property has not sold or transferred within the last 36 months. Per mls the comparable properties have not sold or transferred within the 12 months prior to listed sale. Mls/public records is typical information source and is considered duly diligent.														
Summary of Sales Comparison Approach Of the comparables reviewed, these were the most comparable to the subject property. Adjustments made as needed. The subject property is compatible to the surrounding neighborhood. It is typical in subjects market area for appraiser to extend comparable search time up to 12 months.														
Indicated Value by Sales Comparison Approach \$ 85,000														
Indicated Value by: Sales Comparison Approach \$ 85,000 Cost Approach (if developed) \$ Income Approach (if developed) \$														
The sales comparison approach is the most accurate in the appraisal of single family dwellings and thus given the most weight in this appraisal. The cost approach was not considered due to age. Income approach was not considered due to lack of data.														
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: Exterior Only - Appraiser assumes no repairs are needed.														
Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 85,000 , as of 12/19/2019 , which is the date of inspection and the effective date of this appraisal.														

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I have had no current or prospective interest in the subject property or the parties involved; No services were performed by the appraiser within the 3 year period immediately preceding acceptance of this assignment, as an appraiser or in any capacity. I certify, as the appraiser, that I have completed all aspects of this valuation, including reconciling my opinion of value, free of influence from the client, client's representatives, borrower, or any other party to the transaction.

Appraiser has been appraising in this area since 1998 full time and has completed numerous appraisals in this market within the past 12 months and is extremely geographically competent here.

EXTERIOR ONLY INSPECTION ON 2055 FORM WAS REQUESTED. APPRAISER WAS NOT GRANTED INTERIOR ACCESS. SQUARE FOOTAGE AND ROOM COUNT INFORMATION WAS FROM COURTHOUSE RECORDS UNLESS OTHERWISE NOTED. APPRAISER ASSUMES ALL PLUMBING, MECHANICAL, AND ELECTRICAL SYSTEMS ARE FUNCTIONING ADEQUATELY. APPRAISER ASSUMES ROOF AND INTERIOR TO BE IN SIMILAR CONDITION TO COMPS FURNISHED. APPRAISER ASSUMES ADEQUATE UPKEEP AND AVERAGE OR BETTER CONDITION FOR ALL ASPECTS OF THE SUBJECT. IF ANY OF THE ABOVE DATA IS FOUND TO BE INCORRECT THEN THE APPRAISER RESERVES THE RIGHT TO AMEND HIS VALUE ACCORDINGLY.

90 DAY LIQUIDATION VALUE IS \$78,000.

Appraiser was furnished a previous appraisal by client and relied on it for square footage and room count. Value was ammended.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	Site value was obtained through market extraction which was supported by MLS lot sales in subjects area.
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ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE			= \$	
Source of cost data	DWELLING 2,920 Sq.Ft. @ \$			= \$	
Quality rating from cost service	Effective date of cost data	0 Sq.Ft. @ \$			= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				= \$	
Garage/Carport Sq.Ft. @ \$				= \$	
Total Estimate of Cost-New				= \$	
Less Physical		Functional	External		
Depreciation				= \$()	
Depreciated Cost of Improvements				= \$	
"As-is" Value of Site Improvements				= \$	
Estimated Remaining Economic Life (HUD and VA only) 20 Years				INDICATED VALUE BY COST APPROACH	
				= \$	

Estimated Monthly Market Rent \$	X Gross Rent Multiplier	= \$	Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)			

Describe common elements and recreational facilities.

Exterior-Only Inspection Residential Appraisal Report

File # 25525-000003

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Exterior-Only Inspection Residential Appraisal Report

File # 25525-000003

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

Exterior-Only Inspection Residential Appraisal Report

File # 25525-000003

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

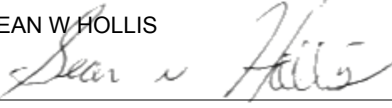
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER SEAN W. HOLLIS

Signature 

Name SEAN W. HOLLIS

Company Name Hollis Appraisal

Company Address 19058 E Limestone Rd
Athens, AL 35613

Telephone Number (256)-221-0971

Email Address priorityappraisal1st@gmail.com

Date of Signature and Report 01/15/2020

Effective Date of Appraisal 12/19/2019

State Certification # R00701

or State License # _____

or Other (describe) _____ State # _____

State AL

Expiration Date of Certification or License 09/30/2021

ADDRESS OF PROPERTY APPRAISED
901 Main St E
Hartselle, AL 35640

APPRAISED VALUE OF SUBJECT PROPERTY \$ 85,000

LENDER/CLIENT

Name Dart Appraisal

Company Name Bryant Bank - Credit Administration

Company Address 1550 McFarland Blvd North, Tuscaloosa, AL
35406

Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

SUBJECT PROPERTY

☐ Did not inspect exterior of subject property

☐ Did inspect exterior of subject property from street

Date of Inspection _____

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street

☐ Did inspect exterior of comparable sales from street

Date of Inspection _____

Borrower	Marvin Rankin	File No.	25525-000003
Property Address	901 Main St E		
City	Hartselle	County	Morgan
		State	AL
		Zip Code	35640
Lender/Client	Bryant Bank - Credit Administration		

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

☒ Appraisal Report

(A written report prepared under Standards Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)

☐ Restricted Appraisal Report

(A written report prepared under Standards Rule 2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

This assignment was made subject to the regulations of the Alabama Real Estate Appraiser Board. The undersigned state licensed Real Estate Appraiser has met the requirements of the board that allow this report to be regarded as a "Certified Appraisal."


I certify that I have complied with the Home Valuation Code of Conduct in all aspects of the appraisal process. I have considered relevant competitive listings/contract offerings in performing this appraisal and my trend indicated by that data is supported by the listing/offering information included in this report.

Per Regulation Z: The appraisal was prepared in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice. The appraisal was prepared in accordance with the requirements of Title XI for the Financial Institutions eform, Recovery, and Enforcement Act of 1989, as amended. (12 U.S.C 331 et seq.) and any implementing regulations

The exposure time for this opinion of value is 90-180 days, which is considered typical to the local marketing area.

 esign.alamode.com/verify Serial:F984212C

APPRAISER:

Signature: 

Name: SEAN W. HOLLIS

State Certification #: R00701

or State License #: _____

State: AL Expiration Date of Certification or License: 09/30/2021

Date of Signature and Report: 01/15/2020

Effective Date of Appraisal: 12/19/2019

Inspection of Subject: ☐ None ☐ Interior and Exterior ☒ Exterior-Only

Date of Inspection (if applicable): 12/19/2019

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____

Name: _____


State Certification #: _____

or State License #: _____

State: _____ Expiration Date of Certification or License: _____

Date of Signature: _____

Inspection of Subject: ☐ None ☐ Inter ☐ Exterior-Only

Date of Inspection (if applicable):  _____

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM
(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered “new” if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner’s site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.


Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM
(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Armlth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade



PLAT MAP

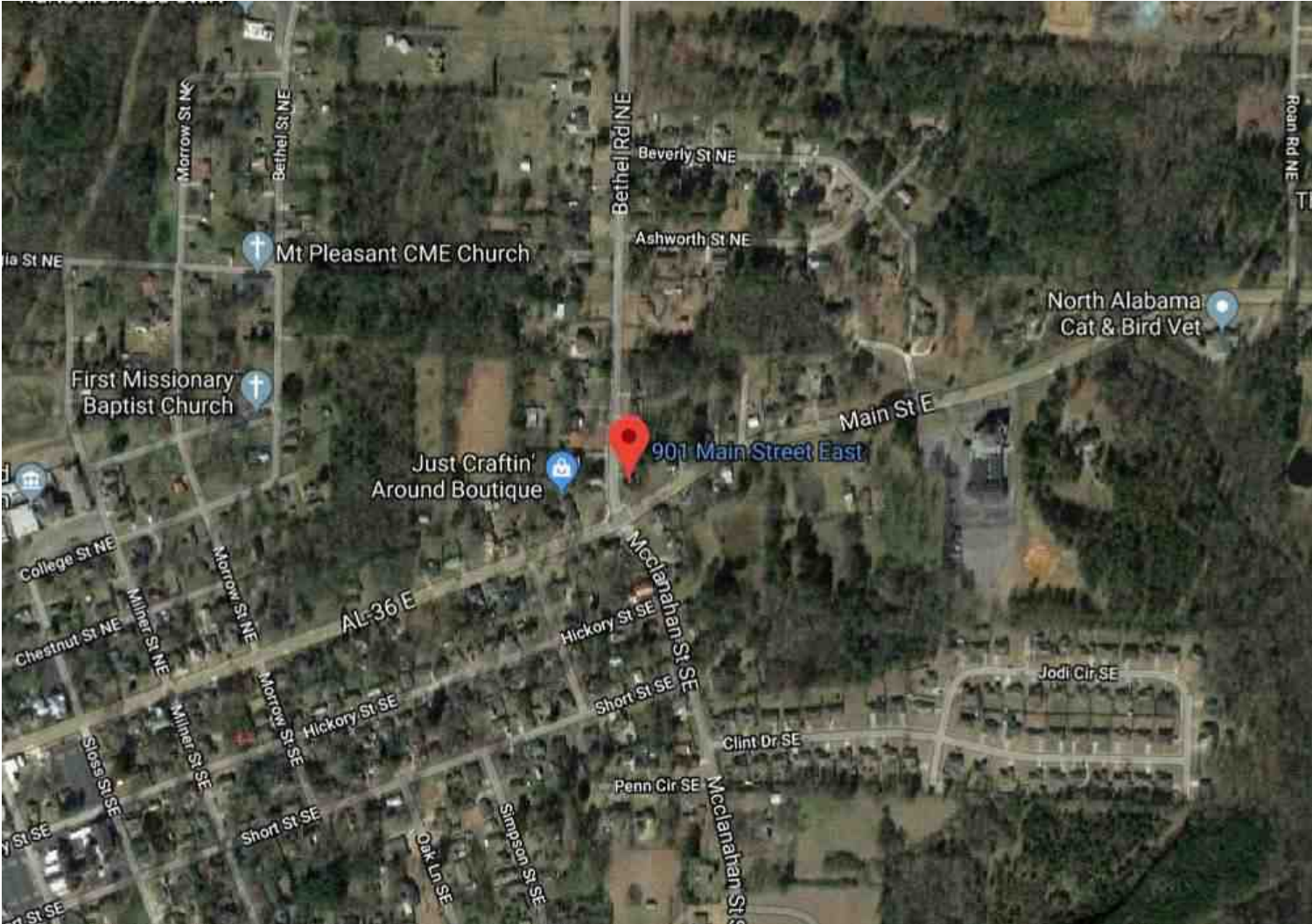


Location Map

Borrower	Marvin Rankin				
Property Address	901 Main St E				
City	Hartselle	County	Morgan	State	AL Zip Code 35640
Lender/Client	Bryant Bank - Credit Administration				



AERIAL MAP



Don W. Allen

Legal Description

12/20/2019

CITIZEN ACCESS PORTAL



MORGAN COUNTY, ALABAMA. CITIZEN ACCESS PORTAL

- Search
- Pay Tax
- Forms

PARCEL #:	15 01 11 4 000 013.000	[111-E+]	Baths: 1.0	H/C Sqft: 0
OWNER:	LEMMOND MARY BETH	DIST09	Bed Rooms: 0	Land Sch: LM
ADDRESS:	810 ISLAND WAY UNIT I DECATUR AL 35601	Land: 10,700	Imp: 65,400	Total: 76,100
LOCATION:	901 MAIN ST EAST AL	Acres: 0.000	Sales Info: 05/02/2001	\$0

<< Prev Next >> [2 / 2 Records] Processing...

Tax Year : 2019 ▼

SUMMARY LAND BUILDINGS SALES PHOTOGRAPHS MAPS

LAND COMPUTATION					
		Code	Acreage	Square Foot	Market Value
LOTS	2	111 SINGLE FAMILY	0	0	\$10,700.00

ROLLBACK/HOMESITE/MISCELLANEOUS

LEGAL DESCRIPTION	
SUB DIVISON1:	MAP BOOK: PAGE:
SUB DIVISON2:	MAP BOOK: PAGE:
PRIMARY BLOCK:	SECONDARY BLOCK:
PRIMARY LOT:	SECONDARY LOT:
CONDO NAME:	CONDO BOOK: PAGE: UNITS: 0
METES AND BOUNDS: PT NW1/4 SE1/4 BEG AT INT E ROW BETHEL RD & NW ROW EAST MAIN ST TH N 166.84' ON E ROW BETHEL RD TH E 85.9' TH SO 99' S 105' TO NW ROW EAST MAIN ST TH SO 107' ON ROW TO POB	

SALES INFORMATION			
5/2/2001	\$0.00	BOOK:2001 PAGE:0003631	Land & Building

- QUICK LINKS
- Property Tax
 - Assessment
 - Collection
 - Millage Rate
 - Contact Us
 - County Site
 - ** News **



Parcel Search

Disclaimer: Information and data provided by any section of this website are being provided "as-is" without warranty of any kind. The information and data may be subject to errors and omissions.

AMANDA G. SCOTT, CPA
Revenue Commissioner
Morgan County
302 Lee Street N.E.
Decatur, AL 35601
(256) 351-4690



Powered By: E-Ring, Inc.

Website Disclaimer

Legal Description



Property Record Card - 2019

Owner Name and Mailing Address LEMMOND MARY BETH 810 ISLAND WAY UNIT I DECATUR, AL35601	Parcel Number: 15 01 11 4 000 013.000 PIN: 35282	Property Address: 901 MAIN ST EAST
Tax District: 09 Tax Due: \$599.68 Tax Amount Paid: N/A Date Paid: N/A	Land Value: \$10,700 Improvement Value: \$65,400 Misc. Improvement Value: \$0 Total Value: \$76,100	Total Acres: 0.0 Square Feet: 0.00

Brief Legal Description PT NW1/4 SE1/4 BEG AT INT E ROW BETHEL RD & NW ROW EAST MAIN ST TH N166.84' ON E ROW BETHEL RD TH E 85.9' TH SO 99' S 105' TO NW ROW EAST MAIN ST TH SO 107' ON ROW TO POB	
Lot:	Lot:
Block:	Block:
Subdivision/Plat Name:	Subdivision/Plat Name:
Plat Book:	Plat Book:
Plat Page:	Plat Page:

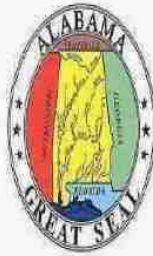
Deed Summary	
Instrument Number	Instrument Date
2001-0003631	5/2/2001

Improvement Summary					
Building Number	Year Built	Base Area	Total Living Area	Story Height	Final Value
1	1916	1488	1834	1.5	\$65,400

Miscellaneous Improvements									
Building Number	Category	Size	Base Rate	Sub Total	Index	Condition	Replacement Cost	Value	

LICENSE

State of Alabama



This is to certify that

Sean W. Hollis

*having given satisfactory evidence of the necessary
qualifications required by the laws of the State of Alabama
is licensed to transact business in Alabama as a*

Certified Residential Real Property Appraiser

*With all rights, privileges and obligations
appurtenant thereto.*

LICENSE NUMBER: **R00701**

EXPIRATION DATE: **09/30/2021**

A handwritten signature in cursive script, reading "Gina Brooks".

Executive Director

ALABAMA REAL ESTATE APPRAISERS BOARD

000007712

LEXINGTON INSURANCE COMPANY
WILMINGTON, DELAWARE

Administrative Offices – 99 High Street, Floor 23, Boston, Massachusetts 02110-23110

Certificate Number: 018393988-07
This Certificate forms a part of Master Policy Number: 018389876-07
Renewal of Master Policy Number : 018389876-06

YOUR RISK PURCHASING GROUP MASTER POLICY IS A CLAIMS MADE POLICY.
READ THE ATTACHED MASTER POLICY CAREFULLY

THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS
CERTIFICATE DECLARATIONS

1. Name and Address of Certificate Holder: Hollis and Associates Appraisals, LLC and
Hollis Appraisal, Inc.
PO Box 5781
Decatur AL 35601
2. Certificate Period: Effective Date: 06/30/19 to Expiration Date: 06/30/20
12:01 a.m. Local Time at the Address of the Insured.
- 2a. Retroactive Date: 06/30/03
12:01 a.m. Local Time at the Address of the Insured.
3. Limit of Liability: \$ 1,000,000 each claim
\$ 1,000,000 aggregate limit
4. Deductible: \$0 each claim
5. Professional Covered Services insured by this policy are: REAL ESTATE APPRAISAL SERVICES
6. Advance Certificate Holder Premium: \$ 567
7. Minimum Earned Premium: 25% or \$ 142

Forms and Endorsements:
PRG 3512 (12/15) Real Estate Appraisers Professional Liability Coverage Form, PRG 4020 (11/18) Addendum to the
Declarations, PRG 3935 (2/16) Premises Liability Coverage Amendatory Endorsement, 89644 (6/13) Economic Sanctions
Endorsement, 91222 (09/16) Policyholder Notice, 118477 (03/15) Policyholder Notice, 119914 (10/16) Recording and
Distribution of Material or Information In Violation of Law Exclusion Endorsement, PRG 3150 (10/05) Real Estate Appraisers
Professional Liability Insurance Declarations

Additional Endorsements applicable to this Certificate only:
None

Agency Name and Address: INTERCORP, INC.
1438-F West Main Street
Ephrata, PA 17522-1345

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS
SET FORTH IN THE ATTACHED MASTER POLICY.

THIS POLICY IS ISSUED BY YOUR RISK PURCHASING GROUP INSURER WHICH MAY NOT BE SUBJECT TO ALL OF THE
INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT
AVAILABLE FOR YOUR RISK PURCHASING GROUP INSURER.

Allen D Barry IV

County: Morgan

Authorized Representative OR
Countersignature (in states where applicable)

Date: June 17, 2019

PRG 3152 (10/05)